CREATING CAPITAL & ENHANCING SHAREHOLDER VALUE

through programs which help recruit, retain and reward key employees

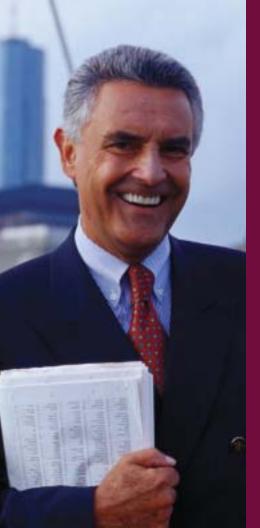
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what can you do
to recruit, retain
& reward
key people?



it's not just dollars ...it's sense.

Who We Are

The Cochlan Group ("TCG") is a consulting and service organization dedicated to assisting clients with the design, implementation, and on-going administration of nonqualified executive and director benefit plans. We bring experience, innovation, objectivity, integrity and long-term value to our clients' organizations. By carefully listening to your needs we tailor our services so that you can retain, recruit and reward key executives, outside directors and highly compensated employees.

A pioneer, with over 20 years of experience, Steven J. Cochlan founded TCG to deliver high-quality, creative, value-added programs and client services. Let TCG become your partner and find out how we can help you design plans that serve your organization's particular needs — plans that enhance shareholder value and create personal capital for corporate executives, directors and other hard to replace, talented people.

Our Proven Process

When it comes to nonqualified executive benefit plans, TCG realizes there is no "one size fits all" formula. Only after carefully assessing your organization's needs, goals, culture and philosophy, do we design and tailor state-of-the art plans that deliver unique solutions and add substantial value to your organization and plan participants.

Implementing your plan is a critical component of our service. To implement this plan, we develop specific communication and enrollment documents that explain the value you place on the talent your senior executives contribute to your organization. TCG uses innovative, leading-edge technology to provide illustration, re-illustration, administration and case management tools for unparalleled marketing and plan administration support. This advanced technology gives clients the ability to directly manage their own investment funds with the peace of mind of knowing their balances are accurate and current.

The Cochlan Group Difference

The people of TCG make the difference. Every one of our consultants brings a wealth of experience and a proven track record of delivering professional services that exceed client expectations. All of our consultants have Big Five tax and accounting experience or extensive background in delivering nonqualified executive benefit services to companies of all sizes. TCG consultants are innovative problem-solvers who thrive on the challenge of creating multifaceted long-term solutions that add value to your plans for many years to come. While working hard to enhance owner value, we work equally hard to help you and your fellow executives build personal capital.

Relationships are at the core of TCG's culture. Our objective is to develop long-term, mutually rewarding relationships built on honesty and trust. We are committed to accomplishing this objective and, given the opportunity, we will prove it to you.